

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-13122-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael T Laux  
36 Creek Road  
Brick, NJ 08724

Denise M. Laux  
aka Denise M. Raspatello  
36 Creek Road  
Brick, NJ 08724

Social Security No.:  
xxx-xx-0599

xxx-xx-4980

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 6/7/23  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: April 17, 2023  
JAN: mjb

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Michael T Laux  
Denise M. Laux  
Debtors

Case No. 23-13122-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Apr 17, 2023

Form ID: 132

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael T Laux, Denise M. Laux, 36 Creek Road, Brick, NJ 08724-3302
519890887	Jersey Shore University Medical Center, 1945 NJ-33, Neptune, NJ 07753
519890883	+ Mariner Finance, 6825 Tilton Road, Egg Harbor Township, NJ 08234-4408
519890888	Millbrook Manor Condo Assoc., 2 Sawmill Rd., Brick, NJ 08724
519890891	+ Nancy A. Cifalino, Esq., Celentano, Stadmauer & Walentowicz, LLP, 1035 Route 46 East, Suite B208, Clifton, NJ 07013-2469
519890893	+ Preferred Behavior Health, 700 Airport Road, Po Box 2036, Lakewood, NJ 08701-8036
519890894	+ Raritan Bay Fcu, 495 Raritan St, Sayreville, NJ 08872-1466
519890896	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519890897	+ Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 17 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 17 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519890884	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 17 2023 20:39:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519890885	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Apr 17 2023 20:46:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
519890886	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 17 2023 20:39:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
519890890	Email/Text: ml-ebn@missionlane.com	Apr 17 2023 20:38:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
519890892	+ Email/Text: OMCbankruptcy@hackensackmeridian.org	Apr 17 2023 20:39:00	Ocean Medical Center, 425 Jack Martin Blvd, Brick, NJ 08724-7732
519890895	Email/Text: nsm_bk_notices@mrcooper.com	Apr 17 2023 20:39:00	RightPath Servicing, Po Box 60516, City of Industry, CA 91716-0516
519890898	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 17 2023 20:45:45	Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438
519890899	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 17 2023 20:45:45	Wffnatbank, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 10

District/off: 0312-3

User: admin

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519890889	*	Millbrook Manor Condo Assoc., 2 Sawmill Rd., Brick, NJ 08724

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Christopher G. Cassie	on behalf of Joint Debtor Denise M. Laux ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com
Christopher G. Cassie	on behalf of Debtor Michael T Laux ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4